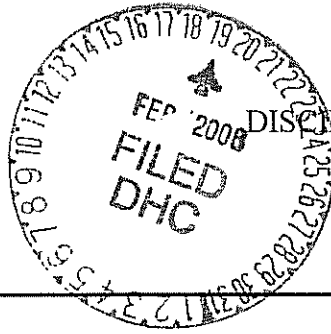


WAKE COUNTY
NORTH CAROLINA



BEFORE THE
DISCIPLINARY HEARING COMMISSION
OF THE
NORTH CAROLINA STATE BAR
07 DHC 27

THE NORTH CAROLINA STATE BAR
Plaintiff

v.

SUSANNA G. GARZA, ATTORNEY
Defendant

ANSWER

The Defendant, by and through counsel, answering the Complaint of the Plaintiff, alleges and says as follows:

1. The allegations contained in paragraph 1 of the Complaint are admitted.
2. The allegations contained in paragraph 2 of the Complaint are admitted.
3. The allegations contained in paragraph 3 of the Complaint are admitted.

FIRST CLAIM

4. Defendant realleges and incorporates by reference Defendant's responses to paragraphs 1-3 of the Complaint.
5. The allegations contained in paragraph 5 of the Complaint are admitted.
6. The allegations contained in paragraph 6 of the Complaint are admitted.
7. The allegations contained in paragraph 7 of the Complaint are admitted.
8. The allegations contained in paragraph 8 of the Complaint are admitted.
9. The allegations contained in paragraph 9 of the Complaint are admitted.
10. The allegations contained in paragraph 10 of the Complaint are admitted.

11. The allegations contained in paragraph 11 of the Complaint are admitted.
12. The allegations contained in paragraph 12 of the Complaint are admitted.
13. The allegations contained in paragraph 13 of the Complaint are admitted.
14. The allegations contained in paragraph 14 of the Complaint are admitted.
15. The allegations contained in paragraph 15 of the Complaint are admitted.
16. The allegations contained in paragraph 16 of the Complaint are admitted.
17. The allegations contained in paragraph 17 of the Complaint are admitted.
18. The allegations contained in paragraph 18 of the Complaint are admitted.
19. The allegations contained in paragraph 19 of the Complaint are admitted.
20. The allegations contained in paragraph 20 of the Complaint are admitted.

THEREFORE, IN RESPONSE TO PLAINTIFF'S FIRST CLAIM FOR RELIEF AGAINST THE DEFENDANT, DEFENDANT ALLEGES THE FOLLOWING:

Defendant, in answering Plaintiff's First Claim for Relief, reiterates the answers contained hereinabove in paragraphs 4 through 20 and acknowledges a violation of the Rules of Professional Conduct alleged in Plaintiff's First Claim for Relief.

SECOND CLAIM

21. Defendant realleges and incorporates by reference Defendant's responses to paragraphs 1-20 of the Complaint.
22. The allegations contained in paragraph 22 of the Complaint are admitted.
23. The allegations contained in paragraph 23 of the Complaint are admitted. Defendant mistakenly believed that her client had a clean driving record at the time she initially made this erroneous representation.
24. The allegations contained in paragraph 24 of the Complaint are admitted.
25. The allegations contained in paragraph 25 of the Complaint are admitted.
26. The allegations contained in paragraph 26 of the Complaint are admitted.

27. The allegations contained in paragraph 27 of the Complaint are admitted.

28. The allegations contained in paragraph 28 of the Complaint are admitted.

29. The allegations contained in paragraph 29 of the Complaint are admitted.

THEREFORE, IN RESPONSE TO PLAINTIFF'S SECOND CLAIM FOR RELIEF AGAINST THE DEFENDANT, DEFENDANT ALLEGES THE FOLLOWING:

Defendant, in answering Plaintiff's Second Claim for Relief, reiterates the answers contained hereinabove in Paragraphs 21 through 29 of Defendant's Answer and acknowledges a violation of the Rules of Professional Conduct alleged in Plaintiff's Second Claim for Relief.

WHEREFORE, having stated her Answer to the Complaint, Defendant prays the Disciplinary Hearing Committee as follows:

1. That the Disciplinary Hearing Committee convene to determine what discipline is warranted for the Rule violations admitted herein.

RESPECTFULLY SUBMITTED, this the 19th day of February, 2008

CHESHIRE, PARKER, SCHNEIDER
BRYAN & VITALE

A handwritten signature in cursive script, appearing to read "Alan M. Schneider", written in black ink.

Alan M. Schneider
State Bar Number 17591
133 Fayetteville Street
Post Office Box 1029
Raleigh, North Carolina 27602
Telephone: (919) 833-3114

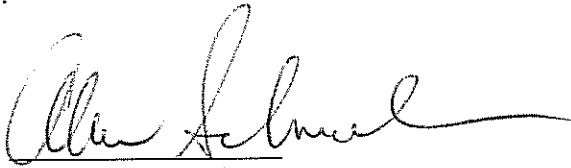
Attorney for Defendant

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the above and foregoing Answer was **HAND-DELIVERED** to the following:

Carmen Hoyme
Deputy Counsel
North Carolina State Bar
208 Fayetteville Street Mall
P.O. Box 25908
Raleigh, North Carolina 27611

This the 19th day of February, 2008.



Alan M. Schneider